

**Information to identify the case:**

Debtor 1	<u>Washington Herrera</u>	Social Security number or ITIN	xxx-xx-2630
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Madeline Herrera</u>	Social Security number or ITIN	xxx-xx-4183
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-28344-JKS			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Washington Herrera

Madeline Herrera

3/29/18

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Washington Herrera  
Madeline Herrera  
DebtorsCase No. 12-28344-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 35

Date Rcvd: Mar 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2018.

db/jdb  
aty  
cr  
513777652  
513228107  
513228112  
513228113  
513348785  
514034292  
513228114  
513305433  
513228116

+Washington Herrera, Madeline Herrera, 57 Rose Avenue, Jersey City, NJ 07305-2706  
+Lindsey Beeman, Fitzgerald & Associates, 649 Newark Ave., Jersey City, NJ 07306-2303  
+Pinnacle Federal Credit Union, Michael R. DuPont, Esquire, 229 Broad Street, P.O. Box 610, Red Bank, NJ 07701-0610  
+Bank of America, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
+Dr. Alex Visco, M.D., 739 Bloomfield Street, Hoboken, NJ 07030-5000  
+Haven Savings Bank, 621 Washington Street, Hoboken, NJ 07030-4907  
+Home Depot Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328  
+Institute for Diagnosis & Treatment, c/o Fein Such Kahn & Shepard, PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609  
++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)  
+North Jersey Surgery Center, LLC, c/o Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609  
+Pinnacle Federal Credit Union, c/o Michael R. DuPont, Esq., 229 Broad Street, P.O. Box 610, Red Bank, NJ 07701-0610  
Radiological Diagnostic Center Medical, P.O. Box 5126, New York, NY 10087-5126

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg  
E-mail/Text: usanj.njbankr@usdoj.gov Mar 30 2018 02:08:49 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg  
+E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Mar 30 2018 02:08:47 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
513228104  
+EDI: BANKAMER.COM Mar 30 2018 05:33:00 Bank of America, Home Loans, 7105 Corporate Drive, MSN: PTX-C-35, Plano, TX 75024-4100  
513228105  
EDI: DISCOVER.COM Mar 30 2018 05:33:00 Discover, P.O. Box 15251, Wilmington, DE 19886-5251  
513240536  
EDI: DISCOVER.COM Mar 30 2018 05:33:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
513228106  
EDI: CHASE.COM Mar 30 2018 05:33:00 Disney, Cardmember Services, P.O. Box 15153, Wilmington, DE 19886-5153  
513312139  
EDI: RMSC.COM Mar 30 2018 05:33:00 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661  
513312138  
EDI: RMSC.COM Mar 30 2018 05:33:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
513228108  
+EDI: RMSC.COM Mar 30 2018 05:33:00 GE Money Bank / Wal-Mart, Attn: Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104  
513228109  
+EDI: RMSC.COM Mar 30 2018 05:33:00 GE Money Bank/ JC Penney, Attn: Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104  
513228110  
+EDI: RMSC.COM Mar 30 2018 05:33:00 GE Money Bank/ Old Navy, Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104  
513228111  
+EDI: RMSC.COM Mar 30 2018 05:33:00 GE Money Bank/ P.C. Richard, Bankruptcy Department, P.O. Box 103106, Roswell, GA 30076-9106  
514123822  
EDI: JEFFERSONCAP.COM Mar 30 2018 05:33:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302  
514123823  
EDI: JEFFERSONCAP.COM Mar 30 2018 05:33:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302  
513508671  
EDI: PRA.COM Mar 30 2018 05:33:00 Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541  
513508747  
EDI: PRA.COM Mar 30 2018 05:33:00 Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541  
513885658  
+EDI: PRA.COM Mar 30 2018 05:33:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
513885657  
+EDI: PRA.COM Mar 30 2018 05:33:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
513228115  
+E-mail/Text: Bankruptcy@pinnaclefcu.com Mar 30 2018 02:08:41 Pinnacle Federal Credit Union, 135 Raritan Center Parkway, Edison, NJ 08837-3645  
513325153  
EDI: Q3G.COM Mar 30 2018 05:33:00 Quantum3 Group LLC as agent for, World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788  
513228117  
+EDI: WTRRNBNK.COM Mar 30 2018 05:33:00 Target National Bank, Target Credit Services, PO Box 673, Minneapolis, MN 55440-0673  
513228118  
EDI: HFC.COM Mar 30 2018 05:33:00 Union Plus Credit Card, P.O. Box 80027, Salinas, CA 93912-0027  
513228119  
EDI: WFNNB.COM Mar 30 2018 05:33:00 WFNNB - New York & Co., P.O. Box 182125, Columbus, OH 43218-2125

TOTAL: 23

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Mar 29, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
514034293\* BANK OF AMERICA, N.A.  
++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Bank of America, N.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Christian Del Toro on behalf of Creditor Haven Savings Bank cdeltoro@martonelaw.com, mrozea@leopoldassociates.com/bky@martonelaw.com  
Frank J. Martone on behalf of Creditor Haven Savings Bank bky@martonelaw.com  
Lauren Yassine on behalf of Joint Debtor Madeline Herrera laurenyassine.esq@gmail.com, nickfitz.law@gmail.com  
Lauren Yassine on behalf of Debtor Washington Herrera laurenyassine.esq@gmail.com, nickfitz.law@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michael R. DuPont on behalf of Creditor Pinnacle Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com  
Nicholas Fitzgerald on behalf of Debtor Washington Herrera nickfitz.law@gmail.com  
Nicholas Fitzgerald on behalf of Joint Debtor Madeline Herrera nickfitz.law@gmail.com  
Sarah J. Crouch on behalf of Debtor Washington Herrera nickfitz.law@gmail.com, nadiafinacial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
Sarah J. Crouch on behalf of Joint Debtor Madeline Herrera nickfitz.law@gmail.com, nadiafinacial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
Ting Y. Wu on behalf of Joint Debtor Madeline Herrera beckywu.esq@gmail.com  
Ting Y. Wu on behalf of Debtor Washington Herrera beckywu.esq@gmail.com

TOTAL: 13